

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Frank E. Mahoney
 Debtor

Case No. 16-14519-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309A

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db +Frank E. Mahoney, 100 Verona Road, Broomall, PA 19008-1426
 13750425 +CBNA, 13200 SMITH ROAD, Cleveland, OH 44130-7802
 13750426 +CENLAR, PO BOX 77404, Trenton, NJ 08628-6404
 13750428 +CHASE AUTO, PO BOX 901003, Fort Worth, TX 76101-2003
 13750429 CITI, PO BOX 790345, Saint Louis, MO 63179-0345
 13750432 +KML LAW GROUP, LLC, SUITE 5000 - BNY MELLON INDEPENDENCE CTR, 701 MARKET STREET,
 Philadelphia, PA 19106-1538
 13750433 LYELL P. MAHONEY, 100 VERONA ROAD, Broomall, PA 19008-1426
 13750434 +PINGORA LOAN SERVICING, 1755 BLAKE STREET, SUITE 200, Denver, CO 80202-1479
 13774625 +Pingora Loan Servicing, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
 13750435 SANTANDER BANK, N.A., PO BOX 16255, Reading, PA 19612-6255
 13807994 +Santander Bank, Attn. T Williams VP, 3 Huntington Quadrangle, Ste. 101N,
 Melville, NY 11747-4623
 13821244 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: msoboles@yahoo.com Aug 18 2018 02:16:00 MAGGIE S SOBOLESKI,
 Center City Law Offices LLC, 2705 Bainbridge Street, Philadelphia, PA 19146
 tr +EDI: FGARYFSEITZ.COM Aug 18 2018 06:08:00 GARY F. SEITZ,
 Gellert Scali Busenkell & Brown LLC, The Curtis Center, 601 Walnut Street,
 Suite 750 West, Philadelphia, PA 19106-3314
 smg E-mail/Text: megan.harper@phila.gov Aug 18 2018 02:17:16 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2018 02:16:33
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 18 2018 02:17:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 18 2018 02:16:45 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13750424 +EDI: AMEREXPR.COM Aug 18 2018 06:08:00 AMEX, PO BOX 1270, Newark, NJ 07101-1270
 13786460 EDI: BECKLEE.COM Aug 18 2018 06:08:00 American Express Bank FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13792111 EDI: BECKLEE.COM Aug 18 2018 06:08:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13750427 +EDI: CHASE.COM Aug 18 2018 06:08:00 CHASE, PO BOX 15298, Wilmington, DE 19850-5298
 13750431 EDI: DISCOVER.COM Aug 18 2018 06:08:00 DISCOVER FINANCIAL SERVICES LLC, PO BOX15316,
 Wilmington, DE 19850
 13762708 EDI: DISCOVER.COM Aug 18 2018 06:08:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13813621 +EDI: IRS.COM Aug 18 2018 06:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317
 13771163 EDI: CAUT.COM Aug 18 2018 06:08:00 JPMorgan Chase Bank, N.A.,
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13825348 EDI: PRA.COM Aug 18 2018 06:08:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13750436 EDI: CHASE.COM Aug 18 2018 06:08:00 SLATE/CHASE BANK, POR BOX 15123,
 Wilmington, DE 19850-5123
 13750437 +EDI: CITICORP.COM Aug 18 2018 06:08:00 THD/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 13750438 E-mail/Text: vci.bkcy@vwcredit.com Aug 18 2018 02:16:53 VOLKSWAGEN CREDIT,
 ASSET RESOLUTUION, PO BOX 7572, Libertyville, IL 60048-7572

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13750430 DEBTOR'S SON

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: dlw
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor JPMORGAN CHASE BANK, N.A.
bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON on behalf of Creditor Pingora Loan Servicing, LLC
bkgroup@kmlawgroup.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
JACQUELINE M. CHANDLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Pingora Loan Servicing, LLC
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com
MAGGIE S SOBOLESKI on behalf of Debtor Frank E. Mahoney msoboles@yahoo.com
MAGGIE S SOBOLESKI on behalf of Trustee WILLIAM C. MILLER, Esq. msoboles@yahoo.com
MATTEO SAMUEL WEINER on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Frank E. Mahoney	Social Security number or ITIN	xxx-xx-1993
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 6/25/16
Case number:	16-14519-mdc	Date case converted to chapter	7 8/14/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frank E. Mahoney	
2. All other names used in the last 8 years		
3. Address	100 Verona Road Broomall, PA 19008	
4. Debtor's attorney Name and address	MAGGIE S SOBOLESKI Center City Law Offices LLC 2705 Bainbridge Street Philadelphia, PA 19146	Contact phone 215-620-2132 Email: msoboles@yahoo.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC The Curtis Center 601 Walnut Street Suite 750 West Philadelphia, PA 19106	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/17/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 18, 2018 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/17/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	